



Human resources assistants maintain the personnel records of employees.

and life insurance, and tax withholding. On a daily basis, these assistants record and answer questions about employee absences and supervisory reports on job performance. When an employee receives a promotion or switches health insurance plans, the human resources assistant updates the appropriate form. Human resources assistants also may prepare reports for managers elsewhere within the organization. For example, they might compile a list of employees eligible for an award.

In smaller organizations, some human resources assistants perform a variety of other clerical duties. They answer telephone or letter inquiries from the public, send out announcements of job openings or job examinations, and issue application forms. When credit bureaus and finance companies request confirmation of a person's employment, the human resources assistant provides authorized information from the employee's personnel records. Payroll departments and insurance companies also may be contacted to verify changes to records.

Some human resources assistants also are involved in hiring. They screen job applicants to obtain information such as education and work experience; administer aptitude, personality, and interest tests; explain the organization's employment policies and refer qualified applicants to the employing official; and request references from present or past employers. Also, human resources assistants inform job applicants, by telephone or letter, of their acceptance or rejection for employment.

In some job settings, human resources assistants have specific job titles. For example, *assignment clerks* notify a firm's existing employees of position vacancies and identify and assign qualified applicants. They keep track of vacancies throughout the organization and complete and distribute vacancy advertisement forms. These clerks review applications in response to advertisements and verify information, using personnel records. After a selection is made, they notify all the applicants of their acceptance or rejection.

For another example, *identification clerks* are responsible for security matters at defense installations. They compile and record personal data about vendors, contractors, and civilian and military personnel and their dependents. Job duties include interviewing applicants; corresponding with law enforcement authorities; and preparing badges, passes, and identification cards.

Employment

Human resources assistants held about 177,000 jobs in 2000. Although these workers are found in most industries, about 1 in every

6 works for a government agency. Colleges and universities, hospitals, department stores, and banks also employ large numbers of human resources assistants.

Job Outlook

Employment of human resources assistants is expected to grow about as fast as the average for all occupations through the year 2010, as assistants continue to take on more responsibilities. For example, workers conduct Internet research to locate resumes, must be able to scan resumes of job candidates quickly and efficiently, and must be increasingly sensitive to confidential information such as salaries and social security numbers. In a favorable job market, more emphasis is placed on human resources departments, thus increasing the demand for human resources assistants. However, even in economic downturns, there will be continuing demand for human resources assistants as human resources departments in all industries try to make their organizations more efficient by determining what type of employees to hire and strategically filling job openings. Human resources assistants may play an instrumental role in their organization's human resources policies. For example, they may talk to staffing firms and consulting firms and conduct other research, and then offer their ideas on issues such as whether to hire temporary contract workers or full-time staff.

Similar to other office and administrative support occupations, the growing use of computers in human resources departments means that a lot of data entry done by human resources assistants can be eliminated, as employees themselves enter the data and send it to the human resources office. This is most feasible in large organizations with multiple human resources offices and, to some extent, could limit job growth among human resources assistants.

In addition to job growth, replacement needs will account for many job openings for human resources assistants as they advance within the human resources department, take jobs unrelated to human resources administration, or leave the labor force.

(See the introductory statement on information and record clerks for information on working conditions, training requirements, and earnings.)

Interviewers

(O*NET 43-4061.01, 43-4061.02, 43-4111.00, 43-4131.00)

Nature of the Work

Interviewers obtain information from individuals and business representatives who are opening bank accounts, trying to obtain loans, seeking admission to medical facilities, participating in consumer surveys, applying to receive aid from government programs, and providing data for various other purposes. By mail, telephone, or in person, these workers solicit and verify information, create files, and perform a number of other related tasks.

The specific duties and job titles of *interviewers*, *except eligibility and loan* depend upon the type of employer. In doctors' offices and other healthcare facilities, for example, *interviewing clerks* also are known as *admitting interviewers* or *patient representatives*. These workers obtain all preliminary information required for a patient's record or for his or her admission to a hospital, such as the patient's name, address, age, medical history, present medications, previous hospitalizations, religion, persons to notify in case of emergency, attending physician, and the party responsible for payment. In some cases, interviewing clerks may be required to verify that an individual is eligible for health benefits or to work out financing options for those who might need them.

Other duties of interviewers in healthcare include assigning patients to rooms and summoning escorts to take patients to their rooms; sometimes, interviewers may escort patients themselves. Using the facility's computer system, they schedule laboratory work, x-rays, and surgeries, and prepare admitting and discharge records and route them to appropriate departments. They also may bill patients, receive payments, and answer the telephone. In an outpatient or office setting, they schedule appointments, keep track of cancellations, and provide general information about care. In addition, the role of the admissions staff, particularly in hospitals, is expanding to include a wide range of patient services, from assisting patients with financial and medical questions to helping family members find hotel rooms.

Interviewing clerks who conduct market research surveys and polls for research firms have somewhat different responsibilities. These interviewers ask a series of prepared questions, record the responses, and forward the results to management. They may ask individuals questions about their occupation and earnings, political preferences, buying habits, customer satisfaction, or other aspects of their lives. Although most interviews are conducted over the telephone, some are conducted in focus groups or by randomly polling people in a public place. More recently, the Internet is being used to elicit people's opinions. Almost all interviewers use computers or similar devices to enter the responses to questions.

Eligibility interviewers, government programs determine the eligibility of individuals applying to receive assistance from government programs such as welfare, unemployment benefits, social security, and public housing. They gather the relevant personal and financial information on an applicant and, based on the rules and regulations of the particular government program, they grant, modify, deny, or terminate individuals' eligibility for the program in question. These interviewers also are involved in the detection of fraud committed by persons who try to obtain benefits although they are not eligible to receive them.

Loan interviewers and clerks review credit history and obtain the information needed to determine the creditworthiness of loan and credit card applicants. They spend much of their day on the phone obtaining credit information from credit bureaus, employers, banks, credit institutions, and other sources to determine applicants' credit history and ability to pay back the loan or charge.

Loan clerks, also called loan processing clerks, loan closers, or loan service clerks, assemble loan documents, process the paperwork associated with the loan, and ensure that all information is complete and verified. Mortgage loans are the primary type of loan handled by loan clerks, who also may have to order appraisals on the property, set up escrow accounts, and secure any additional information required to transfer the property.

The specific duties of loan clerks vary by specialty. Loan closers, for example, complete the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. They set the time and place for the closing, make sure that all parties are present, and ensure that all conditions for settlement have been met. After settlement, the loan closer records all documents and submits the final loan package to the owner of the loan. Loan service clerks maintain the payment records once the loan is issued. These clerical workers process the paperwork for payment of fees to insurance companies and tax authorities, and also may record changes to client addresses and loan ownership. When necessary, they answer calls from customers with routine inquiries.

Loan interviewers have duties that are similar to those of loan clerks. They interview potential borrowers and help them fill out loan applications. Interviewers may then investigate the applicant's background and references, verify information on the application,



Interviewers solicit and verify information from individuals.

and forward any findings, reports, or documents to the appraisal department. Finally, interviewers inform the applicant whether the loan has been accepted or denied.

Employment

Interviewers held about 410,000 jobs in 2000. About 154,000 were interviewers, except eligibility and loan; 139,000 were loan interviewers and clerks; and 117,000 were eligibility interviewers, government programs. Almost 1 out of every 5 interviewers worked in health services, while most loan interviewers and clerks worked in financial institutions. Almost 3 out of every 10 interviewers worked part time.

Job Outlook

Little or no change is expected in overall employment of interviewers through 2010. However, the projected change in employment varies by specialty. Most job openings should arise from the need to replace the numerous interviewers who leave the occupation or the labor force each year. Prospects for filling these openings will be best for applicants with a broad range of job skills, such as good customer service, math, and telephone skills. In addition to full-time jobs, opportunities also should be available for part-time and temporary jobs.

The number of interviewers, except eligibility and loan, is projected to grow faster than average, reflecting growth in the health services industry. This industry will hire more admissions interviewers as healthcare facilities consolidate staff and expand the role of the admissions staff, and as an aging and growing population requires more visits to healthcare practitioners. In addition, increasing use of market research will create more jobs requiring interviewers to collect data. In the future, though, more market research is expected to be conducted over the Internet, thus reducing the need for telephone interviewers to make individual calls.

The number of loan interviewers and clerks is projected to decline, due to advances in technology that are making these workers more productive. Despite a projected increase in the number of loan applications, automation will allow fewer workers to process, check, and authorize applications than in the past. The effects of automation on employment will be moderated, however, by the many interpersonal aspects of the job. Mortgage loans, for example, require loan processors to personally verify financial data on the application, and loan closers are needed to assemble documents and prepare them for settlement. Employment also will be adversely affected by changes in the financial services industry. For example,

significant consolidation has occurred among mortgage loan servicing companies. As a result, fewer mortgage banking companies are involved in loan servicing, making the function more efficient and reducing the need for loan servicing clerks.

The job outlook for loan interviewers and clerks is sensitive to overall economic activity. A downturn in the economy or a rise in the interest rates usually leads to a decline in the demand for loans, particularly mortgage loans, and can result in layoffs. Even in slow economic times, however, job openings will arise from the need to replace workers who leave the occupation for various reasons.

Like loan interviewers and clerks, employment of eligibility interviewers for government programs also is projected to decline, due to technology advances and the transformation of government aid programs that have taken place over the last decade. Automation should have a significant effect on these workers because, as with credit and loan ratings, eligibility for government aid programs can be determined instantaneously by entering information into a computer. The job outlook for eligibility interviewers, however, also is sensitive to overall economic activity; a severe slowdown in the economy will cause more people to apply for government aid programs, increasing demand for eligibility interviewers.

Sources of Additional Information

State employment service offices can provide information about employment opportunities.

For specific information on a career as a loan processor or loan closer, contact:

► Mortgage Bankers Association of America, 1125 15th St. NW., Washington, DC 20005. Internet: <http://www.mbaa.org>

(See the introductory statement on information and record clerks for information on working conditions, training requirements, and earnings.)

Library Assistants, Clerical

(O*NET 43-4121.00)

Nature of the Work

Library assistants organize library resources and make them available to users. They assist librarians and, in some cases, library technicians.

Library assistants, clerical—sometimes referred to as library media assistants, library aides, or circulation assistants—register patrons so they can borrow materials from the library. They record the borrower's name and address from an application and then issue a library card. Most library assistants enter and update patrons' records using computer databases.

At the circulation desk, assistants lend and collect books, periodicals, video tapes, and other materials. When an item is borrowed, assistants stamp the due date on the material and record the patron's identification from his or her library card. They inspect returned materials for damage, check due dates, and compute fines for overdue material. Library assistants review records to compile a list of overdue materials and send out notices. They also answer patrons' questions and refer those they cannot answer to a librarian.

Throughout the library, assistants sort returned books, periodicals, and other items and return them to their designated shelves, files, or storage areas. They locate materials to be loaned, either for a patron or another library. Many card catalogues are computerized, so library assistants must be familiar with the computer system. If any materials have been damaged, these workers try to repair them. For example, they use tape or paste to repair torn pages or book covers and other specialized processes to repair more valuable materials.



Library assistants check out books to library patrons.

Some library assistants specialize in helping patrons who have vision problems. Sometimes referred to as library, talking-books, or braille-and-talking-books clerks, they review the borrower's list of desired reading material. They locate those materials or closely related substitutes from the library collection of large type or braille volumes, tape cassettes, and open-reel talking books. They complete the paperwork and give or mail them to the borrower.

Employment

Library assistants held about 98,000 jobs in 2000. More than one-half of these workers were employed by local government in public libraries; most of the remaining worked in school libraries. Opportunities for flexible schedules are abundant; more than one-half of these workers were on part-time schedules.

Job Outlook

Opportunities should be good for persons interested in jobs as library assistants through 2010. Turnover of these workers is quite high, reflecting the limited investment in training and subsequent weak attachment to this occupation. This work is attractive to retirees, students, and others who want a part-time schedule, and there is a lot of movement into and out of the occupation. Many openings will become available each year to replace workers who transfer to another occupation or leave the labor force. Some positions become available as library assistants move within the organization. Library assistants can be promoted to library technicians, and eventually supervisory positions in public service or technical service areas. Advancement opportunities are greater in larger libraries and may be more limited in smaller ones.

Employment is expected to grow about as fast as the average for all occupations through 2010. The vast majority of library assistants work in public or school libraries. Efforts to contain costs in local governments and academic institutions of all types may result in more hiring of library support staff than librarians. Also, due to changing roles within libraries, library assistants are taking on more responsibility. Because most are employed by public institutions, library assistants are not directly affected by the ups and downs of the business cycle. Some of these workers may lose their jobs, however, if there are cuts in government budgets.

Sources of Additional Information

Information about a career as a library assistant can be obtained from:

► Council on Library/Media Technology, P.O. Box 951, Oxon Hill, MD 20750. Internet: <http://library.ucr.edu/COLT>